Practical Writing

by

Platt R. Spencer's Sons

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BOOK EIGHT

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IN the two copy books preceding this a few very simple business forms are introduced; but in this book the subject is taken up specially with the aim of presenting plain, neat, business-like examples of such *business papers, forms of accounts,* and *letters* as everyone may have occasion to use in the everyday affairs of life.

Examples of forms less common, and not given in body of book, will be found in these instructions.

RECEIPTS. — A receipt (pages 2 and 3) is a written acknowledgment that money or property has been received from the person named in it by the person signing it. It is the simplest class of business papers.

The occasions for receipts are numerous. They may be given for money paid on account, in full of account, or to discharge a particular debt: they may be for goods transferred, or papers or valuables intrusted for safe keeping; but whatever the purpose may be it is important that it be clearly stated in the receipt.

The amount, in receipts for money, should be expressed in figures in one of the left corners, and also in words in body of receipt. In case these differ, the latter is taken as giving the true amount. And the same rule holds in other business papers.

BILLS. — A bill is a written statement of goods sold, services rendered, or both, giving amount and usually prices. (See pages 4 and 5.) Bills are the most common of business papers.

Bills of Purchase generally have the "*Bought of*" form (page 4), with name of buyer before that of seller. But such bills sometimes have "*Sold to*" instead of "*Bought of,*" and the names of buyer and seller are reversed. (See example at top of page.) The form of a bill for services having "*To*" and "*Dr.*" instead of "*Bought of*" (page 5) can be used also for purchases, the word "*To*" being repeated before each item charged in the bill.

Receipting a Bill. — When a bill is paid the person rendering it writes "*Paid*" or "*Received payment*" below, signing his name beneath.

A Statement of Account is a list of the items, both debit and credit, of a person's account. It is also called an *Account Current.* (See example below.)

CHECKS. — A check is a written order for money, drawn on a bank or banking concern, by a person having funds, at least sufficient to pay the check, there on deposit. (See pages 7 and 14.)

A check may be made payable to the *person named* in it *only* (1); or to his *order* (2); or to *bearer* (3). The first form is not transferable, being payable only to the person it designates, and is hence termed *non-negotiable.* The other two forms are transferable — the *to order* form *with* indorsement and the *bearer* form without indorsement. These two forms are termed *negotiable.*

Other business papers, as notes and drafts, are likewise known as negotiable or non-negotiable according as they are or are not transferable.

Indorsing a Check. — The indorser places left end of check from him, with its face down, and writes the indorsement near the top. (See examples, page 8.) If he writes his name only ("*indorsement in blank,*" p. 8) the check can be transferred any number of times thereafter without further indorsement, being payable to whoever becomes its possessor. It is therefore safer to use the "*indorsement in full*" (second example, p. 8), in which the words "Pay to order of," or their equivalent, and name of person the check is to be paid to, precede signature of indorser, rendering the check untransferable and uncollectable without indorsement of rightful owner. If the words "*order of*" be omitted from "*full indorsement*" it becomes a "*restrictive indorsement,*" making the check payable to the person designated only.

In case an indorser of a note or check wishes to be relieved from the liability attaching to him as an indorser, he writes the words, "*without recourse,*" above his signature.

A Certified Check is one having the words "*Good*" or "*Certified,*" or their equivalent, written or stamped across the face and signed by a bank officer; showing that the bank holds funds of drawer of check sufficient to pay it. (See example below.)

Checks should be presented for payment without undue delay.

(STATEMENT OF ACCOUNT, OR ACCOUNT CURRENT.)

Reading, Pa., Jan. 2, 1909.

Oscar J. Ordway

In Account with ORREN L. SANDERS.

1908		*Dr.*				
Nov.	9	*To 2 Frock Coats @ $18*	36			
"	20	" *2 Overcoats* " *14*	28			
"	25	" *1 pr. Rubbers*		75	64	75
		Cr.				
Dec.	4	*By Cash on acct.*	50			
"		" *6 days' help in Store* @ $2	12		62	
		Balance due O. L. S.			2	75

(BILL — "SOLD TO" FORM.)

Galena, Ill., Oct. 26, 1910.

Isaac Jacques & Son

SOLD TO — James D. Irving. —

6	*Dining Chairs* @ $3	18			
1	" *Table*	25			
1	*Hat Rack*	20			
1	*Music Stand*	15		78	

(CERTIFIED CHECK.)

New York, *Aug. 8,* 1910. No. 40.

THE PEOPLE'S BANK

Pay to the order of *L. B. Cutler,* $ *1000*

One Thousand ——— Dollars.

John Walton

Certified Aug. 8, 1910

Due Bill

$76.00 Columbus, O., Sept. 12, 1908.

Due Charles N. Radford, on demand,
Seventy-six Dollars, value received.

Delos G. Huxley.

Receipt for Payment in full of Account

$679 50/100

Auburn, N. Y., Aug. 2, 1909.

Received from Luman Lampson,
Six Hundred Seventy-nine 50/100 Dollars, in
full of all demands to date.

A. R. Hayden.

W. P. 14

Receipt for Payment of Rent

W. P. 14

Omaha, Neb. Dec. 24, 1906

Received of Elmer V. Edison,

Forty-nine 50/100 Dollars,

House rent for December, 1906

$ 49 50/100

Geo. E. Lejeune

19

Received of

Dollars,

$

19

Received of

Dollars,

$

Bill of Purchases

Cleveland, Ohio, Dec. 4, 1908.

Mr. Edwin J. Kinsman.

Bought of E. Jacques & Co.

Dec.	1	4 prs.	Ladies' Gaiters,	$6.—	24		
		2 "	Men's Shoes,	5.—	10		
	2	3 "	Misses' Gaiters,	2.50	7	50	
		5 "	Men's Rubbers,	.80	4		
	4	2 doz.	Shoe Laces,	.60	1	20	46 70

Bill for Services and Material receipted

Hartford, Conn., June 4, 1908.

Mr. J. D. Vanloan,

To — Julius G. Ulman. — Dr.

		To 6 ds. Work on house, $2.50		15			
		" 5 " Work on barn, 2.50		12	50		
		" Building Material.		27	25	54	75
		Paid by Note @ 30 ds.,					
		Julius G. Ulman.					

For Services of any kind the above form of Bill is suitable

Deposit Slips

Deposited by

John Walton,

IN The People's Bank,

New York, Aug 8, 1908

	DOLLARS.	CENTS.
Specie,	150	25
Bills,	1673	—
Checks:	121	75
	1055	—
	3000	00

Deposited by

IN The People's Bank,

New York, 19

	DOLLARS.	CENTS.
Specie,		
Bills,		
Checks		

Deposited by

IN The People's Bank,

New York, 19

	DOLLARS.	CENTS.
Specie,		
Bills,		
Checks		

Deposited by

IN The People's Bank,

New York, 19

	DOLLARS.	CENTS.
Specie,		
Bills,		
Checks		

Stub of Check

Date, Aug 8, 08
No, 40
To, A B Cutler
For, On acct
Amount, $1000.00
Balance, $2000.00

Bank Check

New York Aug 8, 1908 No. 40

The People's Bank

Pay to order of A B Cutler $1000.00

One Thousand 00/100 Dollars.

John Walton

Date,
No,
To,
For,
Amount,
Balance,

New York 19 No.

The People's Bank

Pay to order of $

Dollars.

Date,
No,
To,
For,
Amount,
Balance,

New York 19 No.

The People's Bank

Pay to order of $

Dollars.

See the Faces of these Checks on the preceding page

Indorsement in Blank

A. B. Cutler.

Indorsement in Full

Pay to order of
E. L. Eaton.
A. B. Cutler.

Indorsement for Deposit

For deposit
in the People's Bank.
to the credit of
A. B. Cutler.

Negotiable Note

490^{00} Newark, N.J., Nov. 16, 1908.

Three months after date, I promise to pay I. Hazard, or order, Four Hundred Ninety Dollars, value received.

F. E. Farland.

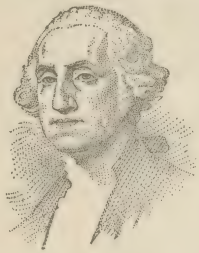
Non-negotiable Note payable on Demand

$69 75/100 Zanesville, O., Dec. 4, 1909.

On demand, I promise to pay to James X. Quinlan, Sixty-nine 75/100 Dollars, with interest, value received.

W. Z. Varnum.

$ 800 00 Quincy, Ill., Nov. 1, 1907

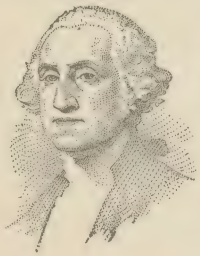


Two months after date, I promise to pay to the order of C. E. Upham, Eight Hundred 00 Dollars, at Quincy National Bank,

Value received

No. 214. Due Jan. 2, 1908. C. H. Kerwin.

$ _____ 19____

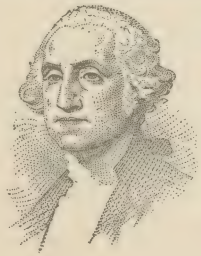


_____ after date, promise to pay to the order of _____ Dollars, at _____

Value received

No. _____ Due _____

$ _____ 19____



_____ after date, promise to pay to the order of _____ Dollars, at _____

Value received

No. _____ Due _____

Sight Draft

$120.00 Memphis, Tenn., Nov. 1, 1907.

At sight, pay to U. Varden, or order, One Hundred Twenty Dollars, value received, and charge to my account.

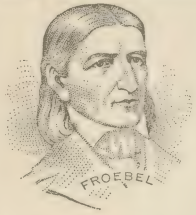
A. Z. Major.

To V. Stone, Xenia, O.

Time Draft

$ 300 00

Geneva, O. Dec 16, 1908



At ten days sight, Pay to the order of Horace G. Healey.
Three Hundred 00/100 Dollars,

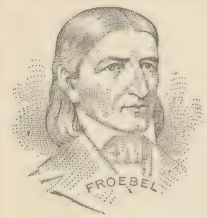
Value received, and charge to the account of

To D. C. Taylor.
No. 190 Chicago, Ill.

Paul J. Parker.

$

19



Pay to the order of

Dollars,

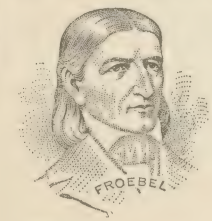
Value received, and charge to the account of

To

No.

$

19



Pay to the order of

Dollars,

Value received, and charge to the account of

To

No.

Business Letter—Order for Goods

21 Erie St., Adrian, Mich.
Feb. 20, 1908.

Messrs. Ferris & Frazee,
34 Fort St., Detroit, Mich.

Gentlemen:

I inclose my check for nineteen dollars and twenty cents ($19.20) for which please send me by Adams Express the following goods:

3 doz.	Cans Acme Peaches	@ $2.60	$7.80
5 "	Cans Regina Peas	" 1.80	9.00
10 lbs.	Pure Maple Sugar	" .24	2.40
			$19.20

Yours truly,
Zera C. Quinlan.

No. 435 Adrian, Mich., Feb. 20, 1908.

FIRST NATIONAL BANK
OF ADRIAN, MICH.

Pay to the order of Ferris & Frazee
Nineteen 20/100 Dollars
$ 19.20 Zera C. Quinlan

Bank Check, inclosed in above letter

No. _____ Adrian, Mich., _____ 19____

FIRST NATIONAL BANK
OF ADRIAN, MICH.

Pay to the order of _____

_____ Dollars

$_____ _____

Business Letter—Reply to preceding

34 Fort St., Detroit, Mich.
Feb. 21, 1908.

Mr. Zera C. Quinlan,
21 Erie St., Adrian, Mich.

Dear Sir:

The goods ordered in your favor of the 20th have been shipped by Adams Express. We send receipted bill herewith and await your further orders.

Truly yours,
Ferris & Frazee.

Bill of Goods

Detroit, Mich., Feb. 21, 1908.

Mr. Zera C. Quinlan,

Bought of FERRIS & FRAZEE, Grocers.

3 doz.	Cans Acme Peaches,	$2.60	7	80		
5 "	Cans Regina Pears,	1.80	9			
10 lbs.	Pure Maple Sugar,	.24	2	40	19	20

Received payment,
Ferris & Frazee.

Bill of Goods, receipted, inclosed in above letter

Detroit, Mich., ... 19.....

Mr. .....

Bought of FERRIS & FRAZEE, Grocers.

Business Letter—Application for Situation

155 Sixth St., Brooklyn, N.Y.
Nov. 21, 1906.

Messrs. Carter & Conroy,
172 Ninth Street,
New York.

Gentlemen:— I notice your advertisement for a clerk in to-day's paper, and would like to make application for the position.

My age is eighteen and I am a graduate of the Erasmus High School of this city. Inclosed are references as to my character and ability.

If you desire a personal interview I will call at your office at any hour named.

Yours respectfully,
Robert E. Roland.

Envelopes for Superscription

FERRIS & FRAZEE
84 FORT STREET
DETROIT, MICH.

STAMP

Superscribe for letter on page 16

Superscribe for letter on page 14

Superscribe for letter on page 18

A form convenient for Personal and Private Accounts

Cash

			Rec'd		Paid	
1907 Jan.	2	Balance on hand	123	40		
	3	Rec'd of E. F. Irving on a/c	5	60		
	4	" of D. Cowper, bal. due	7	80		
	7	Paid bill for Groceries.			19	50
	8	" N. Oakey on note			43	21
	9	Rec'd of H. K. Henjes on a/c	56	78		
	10	Balance on hand			130	87
			193	58	193	58

The above is the simplest form of Accounts Ledger and Day Book united

Account with an individual

W. Y. Vibert

Dr. Cr.

1907			Dr.		Cr.	
Dec.	2	To Money loaned him	10			
	3	" Paid L. Dix on Vs. a/c	23	45		
	4	By Cash on account			6	
	16	" Order on U. T. Schurz			7	
	27	To Automobile 1 day	8			
	28	" Paid Z. X. Jaques for V.	11			
	30	By Cash to balance a/c			39	45
			52	45	52	45

The above is the simplest form of Accounts - Ledger and Day Book united

The above copy and the next contain all the small and capital letters and figures

Mr. and Mrs. John Dean
request the pleasure of
Mr. Paul Reed's company
at dinner on Saturday,
June tenth, at six o'clock.

10 Swan Street.
Monday, the fifth.

Note inviting to dinner—formal

Mr. Paul Reed accepts with pleasure Mr. and Mrs. John Dean's kind invitation to dinner on Saturday, June tenth, at six o'clock.

123 Avon Avenue.
Tuesday the sixth.

NOTES. — *A Promissory Note* is a written promise to pay a certain sum of money at a specified time or on demand, to the person named in the note, to his order, or to bearer. (See examples on pages 9, 10, and 11.)

Notes, like checks, may be *negotiable* or *non-negotiable*.

Non-negotiable Notes do not contain the words "*to order*" or "*to bearer*," nor their equivalents, and are not transferable, being payable only to the person named in them.

Negotiable Notes contain the words "*to order*" or "*to bearer*" or their equivalents, and are transferable, by indorsement if payable to order and without indorsement if payable to bearer.

The Indorsement of a note is similar to that of a check (page 8). If indorsed "*in blank*" (see first form, page 8), the note may be transferred any number of times without further indorsement, and is payable when due to whoever happens to be its rightful holder. If indorsed "*in full*," like second example (page 8), it is payable only to the person named in such indorsement or to his order; that is, to whom he may by further indorsement direct.

Individual and Joint Notes; etc. — A note made by *one* person is termed an *individual note*: if made by two or more persons who *jointly* promise to pay, it is called a *joint note*: if made by two or more persons who *jointly and severally* promise to pay, it is known as a *joint and several note*.

Time and Demand Notes. — Notes are usually made payable at a given time specified in them, and are hence called *time notes*. But with persons not in commercial pursuits a form sometimes used is the *demand note* (page 10); which is payable whenever the holder asks for the money.

INTEREST. — If interest is desired upon a note, the words *with interest* should be inserted. Without such provision a time note does not bear interest till after maturity, nor a demand note till after request for payment. Sometimes the amount of the note is made to include the interest, rendering mention of it in note not necessary. Thus, a note for $202.00 for two months without interest is equivalent to a note for $200.00 for that time with interest at six per cent.

Value received. — These words are not absolutely required to render a note legal, but are regarded as desirable for the holder, as an acknowledgment by the maker that he has received a due consideration.

Days of Grace. — A note is nominally due at the time named in it. But in some States three additional days for payment are allowed, termed *days of grace*. If the last day of grace happens to be Sunday or a legal holiday, the time limit for payment is in some States the last business day in the days of grace, and in other States the first business day thereafter.

DUE BILLS. — A due bill is a written acknowledgment and evidence of a debt (page 1). Though usually it does not promise to pay the debt, yet it implies such promise.

The old business form called an *I. O. U.* is equivalent to a due bill, and both forms, if expressing a promise to pay, are in effect promissory notes.

DRAFTS. — A draft is a written order on a person, bank, or banking concern to pay to the person named in the draft, to his order, or to bearer, a specified sum of money. (See pages 12 and 13.)

Drafts, like checks and notes, may be *negotiable* or *non-negotiable*. In respect to time of payment they are known as *sight drafts* and *time drafts*.

Sight Drafts are payable on presentation for that purpose (page 12).

Time Drafts are payable after the lapse of the time specified, and have two forms. One form reckons the time of payment from date of draft (see page 13), and the other from the date of its presentation for acceptance.

(ACCEPTED DRAFT.)

$300.00 ..... Geneva, O., Dec. 15, ... 1908.

At ten days sight ..... Pay to the order of ..... Nolan & Healey .....

Three Hundred ..... Dollars.

Value received, and charge to the account of

To D. C. Taylor, No. 190. Chicago, Ill. } Paul J. Parker.

Accepted Dec. 15, 1908. D. C. Taylor

Accepting a Draft. — A time draft should be presented to the party on which it is drawn for acceptance. If he will *honor* it — that is, pay it — he writes across its face the word "*Accepted*," with date, and signs his name. (See example above.) The draft then becomes, in effect, a note, payable at maturity.

(FOREIGN BILL OF EXCHANGE.)

1

Exchange for £400 } *Baltimore, Md., Nov. 4, 1909.*

Ten days after sight of this First of Exchange (second and third unpaid), pay to the order of Harry Howe, Four Hundred Pounds Sterling, value received, and charge to account of

To Cook & Cone, London, England. } *Wade & Ward.*

Foreign Drafts are those drawn on parties in foreign lands. They are also called *foreign bills of exchange* (see example above), while those drawn on parties in one's own country are sometimes termed *domestic or inland bills of exchange*. (Pages 12 and 13.)

ORDERS. — An order is similar in import to a draft; but unlike a draft may be made payable in goods, or request delivery of goods. (See example below.)

(ORDER.)

Danville, N.Y., Dec. 8, 1908.

Messrs. Quinn & Co.

Please deliver to bearer — Philo Pickett — goods to amount of Fifty Dollars, and charge to me.

$50.00/100 *M. Z. Quincy.*

PLAIN STANDARD FORMS

A B C D E F G H I J
K L M N O P Q R S T
U V W X Y Z &
abcdefghijklmnopqrstu
12345 – vwxyz – 67890

OTHER APPROVED FORMS

A A B B C C D D E F F
G G H H H I K K K L L
M M M N N N O O O P P
Q Q R R R S S T T T
U U V V W W W X X
Y Y Y Z Z &